

PATENT

Case Docket No. 1DATA.047A

Date: September 18, 2002

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Ahles et al.  
Appl. No. : 10/041,954  
Filed : January 7, 2002  
For : SYSTEMS AND METHODS  
FOR SELECTIVELY  
DELAYING FINANCIAL  
TRANSACTIONS  
Examiner : Unknown  
Group Art Unit : 2161

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September 19, 2002  
(Date)

Michael H. Trenholm, Reg. No. 37,743

## TRANSMITTAL LETTER

United States Patent and Trademark Office  
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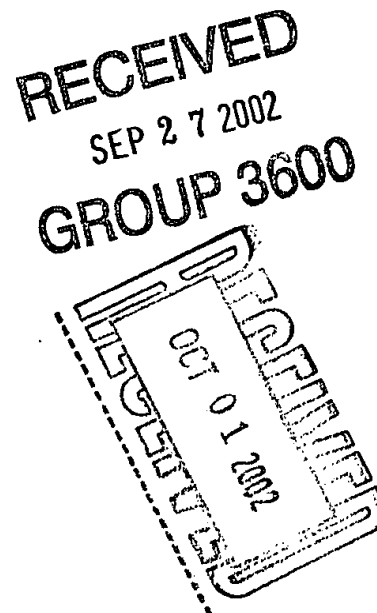
ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) A Supplemental Information Disclosure Statement.
- (X) A PTO Form 1449 with five (5) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

Michael H. Trenholm  
Registration No. 37,743  
Attorney of Record





## UNITED STATES PATENT AND TRADEMARK OFFICE

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SEP 27 2002  
GROUP 3600

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office  
P.O. Box 2327  
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Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

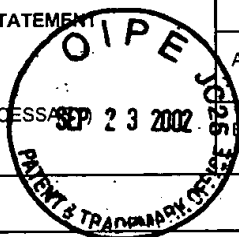
Respectfully submitted,  
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/18/02

By: [Signature]

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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.047A	APPLICATION NO. 10/041,954
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Ahles et al.	
(USE SEVERAL SHEETS IF NECESSARY)		FILING DATE January 7, 2002	GROUP 2161



## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	1	5,444,616	08/22/95	Nair et al.			
	2	5,848,412	12/08/98	Rowland et al.			
	3	5,930,777	07/27/99	Barber			
	4	5,991,758	11/23/99	Ellard			
	5	6,117,011	09/12/00	Lvov			
	6						
	7						

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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	8							
	9							
	10							
	11							

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	
	12	
	13	
	14	
	15	
	16	

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091802

EXAMINER	DATE CONSIDERED
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	